



ANALYSIS OF FACTORS IN AFFECTING MUZAKKI'S INTEREST IN PAYING PROFESSIONAL ZAKAT FOR CIVIL SERVANTS AT THE KANWIL OF THE MINISTRY OF RELIGION DKI JAKARTA

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Abstract

This study aims to analyze the effect of religiosity, income and service quality on the interest of muzakki to pay zakat. The research method used is a quantitative method with an *associational research* approach. Data analysis used classical assumption tests, statistical tests and multiple regression analysis. The sampling technique used was *purposive sampling* consisting of 191 civil servant respondents at the Regional Office of the Ministry of Religion DKI Jakarta. The data collection is through the distribution of Google Form questionnaires and secondary data in the form of rank order data from the Regional Office of the Ministry of Religion of DKI Jakarta Province. Based on the results of the study partially stated that religiosity has a positive effect on interest in paying zakat, income does not have a positive effect on interest in paying zakat and service quality has a positive effect on interest in paying zakat. And religiosity, income, and service quality positively affect interest in paying zakat.

Keywords: Religiosity, Income, Quality of Service and Interest in Paying Zakat

INTRODUCTION

The form of Islamic philanthropy practice is zakat. Zakat is wealth owned by a Muslim, must be issued when it has fulfilled the nishab period, and distributed to mustahik. Professional zakat is an obligation for a Muslim that is imposed on income from work activities or other expertise, whether done personally or tied to an agency and has reached the nishab. In 2020, Indonesia had a total zakat potential of 327.6 trillion, dominated by professional zakat or income and service zakat of 139.07 trillion. The amount of professional zakat dominates the national zakat collection. (Baznas, 2020)

The number of muzakki recorded in BAZNAS is 35,341 DKI Jakarta muzakki. Researchers see many individual muzakki and professional zakat collections, but not all muzakki pay their professional zakat through BAZNAS. The culture of paying zakat directly to mustahik still occurs in Indonesian society.

In this condition, It is possible to analyze muzakki's interest in paying professional zakat through BAZNAS. Through three factors: religiosity, income, and service quality. According to Aji Sofanudin et al. (2020), religiosity is obedience and belief in each individual that affects behaviour in line with religious teachings in everyday life. According to research by Salmawati & Meutia (2018), religiosity significantly affects muzakki's interest in paying professional zakat at the Baitul Mal zakat institution.

Another condition that is considered by muzakki to pay professional zakat is the income they have. According to Karl & Ray (2007), income is obtained from money receipts as a result of work activities, dividends or profits. Based on the results of research conducted by Eka Destriyanto

& Fery (2019), income positively affects the interest of muzakki to pay professional zakat through the LAZISMU Ponorogo zakat institution.

Every zakat institution needs to pay attention to the quality of service to attract muzakki to pay their professional zakat. Because if BAZNAS can provide satisfactory services, it will generate interest in paying professional zakat. According to Bilson (2003), service quality is the ability of service providers to meet customer expectations. Research conducted by Hanifah & M. Rasyid (2015) stated that it had a positive but not significant effect on the interest of muzakki to pay professional zakat through a zakat institution PKPU Yogyakarta Branch.

This research focuses on the case of civil servants working at the Regional Office of the Ministry of Religion in DKI Jakarta Province who pay professional zakat through BAZNAS. The purpose of this research is to actualize professional zakat collecting. Based on this explanation, the researcher wants to research the effect of religiosity, income, and service quality on the interest of muzakki to pay professional zakat through BAZNAS.

THEORY REVIEW

Professional Zakat Theory

Ahmad Zahro (2016) explains that professional zakat is all types of halal income, including professions that have reached the nishab, which is 90 grams of gold, then 2.5% zakat must issue. Furthermore, Sapiduin Shidiq (2016) defines professional zakat as zakat that must pay based on work that has become the expertise of each individual obtained through a long educational process. According to Elsi Sartika (2007), professional zakat results from the income profession in the form of money with a nishab of 85 grams of gold, and the calculation of zakat is 2.5%. In addition to the explanation above, professional zakat is zakat imposed Muslim on income reward for his work, alone or together. (Pusat Kajian Strategis - Badan Amil Zakat Nasional, 2020) .

Religious Theory

Bambang and Bahrul (2021) conclude that there are three basic concepts of religiosity according to the verses of the Qur'an. The first concept is that each individual must be able to carry out the teachings of Islam in totality (*kaffah*) and only expect the pleasure of Allah SWT. Second, the concept of perfection (*kamal*), namely, all Islamic teachings have covered aspects of life. The third is the concept of virtue, meaning every ummah must have vertical faith (worshipping Allah SWT) and horizontally (muamalah with fellow humans). To measure the level of religiosity of a Muslim, Jumal (2020) states that it can be assessed from three dimensions, namely Islam (deeds), Iman (belief), and Ihsan (perfection). Islam of a Muslim can practice by paying zakat, based on faith in the wealth he has obtained there are other people's rights and will be multiplied. Thus, obedience to the teachings of Islam has reached perfection.

Income Theory

Kevin Holmes (2001) explains the concept of income through two approaches. First, the accounting approach, income is a measure of net changes in assets owned during a period that aligns with the basic concept of income. In both economic approaches, income is receiving benefits from goods or services. In theory and practice, income must consider what is fundamental to the use, service or life in meeting daily needs.

Service Quality Theory

According to Tjiptono & Chandra (2016), the concept of quality is the result of measuring the perfection of a product which consists of the design's quality and the product's suitability. Furthermore, based on *Total Quality Management*, quality includes the activities of the production process, environment, and human resources in realizing the product results desired by consumers. Thus, service quality is essential to marketing in the product manufacturing process, position level, and competitive strategy.

Theory of Interest in Paying Zakat

The theory of Reasoned Action is a theory for understanding a person's behaviour. This theory asserts that intention plays an essential role in a behaviour that will occur. Furthermore, the intention will be followed by each individual's belief and the assessment of the results resulting from his actions. Knowing a person's behaviour can be seen from the person's interest. A reasoned attitude or action follows a person's interest. In addition, social pressure also tends to determine a person's interests. Thus, a person's interest is based on the individual's belief in the behaviour and judgment of others. (Hill et al., 1977)

HYPOTHESIS

The Effect of Religiosity on Muzakki's Interest in Paying Zakat

Ahmad Saifuddin (2019), a person's religiosity will arise when he has felt the presence of God Almighty and carried out all His commands. That way, a person believes in God Almighty's presence in his life and will obey Him. Jalaluddin (2016), religiosity comes from religious beliefs, and each individual will produce an attitude in his life. If a person is based on religion in his life, then every action must follow the teachings of his religion.

The above perspective follows the research results of Hasan Mukhibad, Fachrurrozie, and Ahmad Nurkhin (2019) that religiosity significantly influences interest in paying zakat. (Mukhibad et al., 2019) Furthermore, according to research conducted by Yusuf Othman and Wan Nazjmi Mohamed Fisol (2017), there is a positive influence between religiosity on the intention to pay professional zakat. (Haji-Othman & Fisol, 2017)

The Effect of Income on Muzakki's Interest in Paying Zakat

According to Sadono Sukirno (2016), income is the receipt of remuneration provided to permanent workers and professional staff. Furthermore, according to Karl & Ray (2007), income can be in the form of money earned on productive activities carried out by someone or the government.

According to research by Intan Suri Mahardika Pertiwi (2020), there are significant income results with interest in paying zakat. (Pertiwi, 2020) In Pristi & Setiawan's research (2019), it is stated that the income variable positively influences the interest in paying professional zakat in Ponorogo Regency. (Pristi & Setiawan, 2019)

The Effect of Service Quality on Muzakki's Interest in Paying Zakat

Bilson (2003), in realizing consumer desires for product results, it is necessary to have optimal service provider skills. According to research by Nurhasanah & Nursanita (2020), the service quality variable positively and significantly affects an interest in paying zakat and is partially rejected. (Nurhasanah & Nursanita, 2020) Aningsih's research (2019) shows a significant effect of service quality variables on interest in paying zakat. (Aningsih, 2019)

The Joint Effect of Religiosity, Income, and Service Quality on Interest in Paying Zakat

According to Salmawati & Meutia Fitri (2018), religiosity, income and service quality have a combined effect on interest in paying zakat. (Salmawati & Fitri, 2018) Furthermore, Irma Nurhasanah & Nursanita (2020) stated that interest in paying zakat was simultaneously influenced by religiosity, income, and service quality. (Nurhasanah & Nursanita, 2020)

METHOD

The research location is the Regional Office of the Ministry of Religion, DKI Jakarta Province. This study uses quantitative methods. First, by using *associational research*, namely to determine the factors that influence the research topic to be carried out. The technique of determining the sample using *purposive sampling* is the researcher determines the sample based on specific knowledge and criteria related to the population. To determine the sample, the researchers collected rank order data from the Regional Office of the Ministry of Religion of DKI Jakarta Province. The respondents used were 191 civil servants at the Regional Office of the Ministry of Religion DKI Jakarta. The data collection is through the distribution of *Google Form* questionnaires and secondary data in the form of rank order data from the Regional Office of the Ministry of Religion of DKI Jakarta Province.

RESULTS AND DISCUSSION

In this study, the characteristics of the respondents have been determined, and the frequency data are as follows:

Table 1 Frequency of Respondent's Characteristics
Statistics

		group	Position	Years of service	Age	Gender	Domicile
N	Valid	191	191	191	191	191	191
	Missing	0	0	0	0	0	0

Source: SPSS Data Processing Results (2022)

Based on the table above, all data are declared valid with 191 respondents. In addition, several tests are conducted to analyze religiosity, income and service quality on interest in paying zakat.

- 1) The normalcy test examines the Kolmogorov-Smirnov Test's statistical results with a sig value of 0.05.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		191
Normal Parameters ^{a,b}	mean	,0000000
	Std. Deviation	3,63999360
	Most Extreme Differences	
	Absolute	,049
	Positive	,034
	negative	-,049
Test Statistics		,049
asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Table 2 Normality Test Results

Source: SPSS Data Processing Results (2022)

The test results above show that the value of Sig (2-tailed) is $0.200 > 0.05$. Then it can state that the data on the variables have been normally distributed.

- 2) Multicollinearity test to determine whether there is a relationship with each other between variables. The test results can be seen from the value of VIF and *Tolerance* in the following figure:

Table 3 Multicollinearity Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	11,444	3,840		2,981	,003		
Religiosity	,428	,065	,433	6,577	,000	,800	1,250
Income	,015	,557	,002	,027	,979	,979	1,021
Service quality	,179	,046	,259	3,934	,000	,802	1,247

a. Dependent Variable: Interest To Pay Zakat

Source: SPSS Data Processing Results (2022)

The VIF of 1.250 10 and *the Tolerance* of 0.800 0.1 indicate a high level of religiosity, and there is no evidence of multicollinearity. Income variable with VIF $1.021 > 10$ and *Tolerance* $0.979 > 0.1$ means that there is no multicollinearity problem. The service quality

variable produces a VIF of 1.247, and the value and value of *Tolerance* are $0.802 > 0.1$, which means that there is no deviation problem.

- 3) The heteroscedasticity test is used to determine whether or not there are deviations in the regression model.

Table 4 Heteroscedasticity Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,127	2,420		2,946	,004
Religiosity	-,072	,041	-,140	-1,746	,082
Income	-,456	,351	-,094	-1,298	,196
SERVICE QUALITY	-,015	,029	-,041	-,508	,612

a. Dependent Variable: LnRes_2

Source: SPSS Data Processing Results (2022)

The test results above show that the Sig religiosity value is 0.82, income is 0.196, and service quality is 0.612, so there are no deviations.

- 4) The t-test is used to test whether there is individual significance between the independent variable and the dependent variable. To see the significance can obtain from the t_{count} and t_{table} . The following are the results of the t-test that has been carried out:

Table 5 T-Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	11,444	3,840		2,981	,003
Religiosity	,428	,065	,433	6,577	,000
Income	,015	,557	,002	,027	,979
Service quality	,179	,046	,259	3,934	,000

a. Dependent Variable: Interest To Pay Zakat

Source: SPSS Data Processing Results (2022)

The test results above show that religiosity (X_1) $t_{count} 6.577 > t_{table} 1.97273$ and sig 0.000 < 0.05 , there is an effect on Interest in Paying Zakat (Y), Income (X_2) $t_{count} 0.027 < t_{table} 1.97273$ and sig 0.979 > 0.05 , there is no effect on Interest in Paying Zakat (Y) and Service Quality (X_3) $t_{count} 3.934 > t_{table} 1.97273$ and sig 0.000 < 0.05 , there is an effect on Interest in Paying Zakat (Y)

- 5) The Determinant Test (R_2) analyses the percentage of influence between the independent and dependent variables. The value of the determinant is close to one, the higher the ability to explain the independent variable to the dependent variable. Conversely, if the value of the determinant is close to 0, then the smaller the ability to explain the independent variable to the dependent variable. The following are the results of the determinant test:

Table 6 Determinant Test Results (R^2)
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	.593 ^a	.351	.341	3,669

A. Predictors: (Constant), Service Quality, Revenue, Religiosity

B. Dependent Variable: Interest in Paying Zakat

Source: SPSS Data Processing Results (2022)

The test results above show that the *Adjusted R Square* value is 0.341, which is close to one. So then the percentage level between the variables of Religiosity, Income, and Quality of Service is getting stronger by 34.1% of Interest in Paying zakat.

- 6) F-test to determine whether there is a concurrent effect between the independent and dependent variables. The test results can be seen by comparing the *calculated F* value with the F_{table} . Here are the results of the F-test:

Table 7 F-Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1364,166	3	454,722	33,778	,000 ^b
	Residual	2517,415	187	13,462		
	Total	3881,581	190			

A. Dependent Variable: Interest in Paying Zakat

B. Predictors: (Constant), Service Quality, Revenue, Religiosity

Source: Data processed by researchers (2022)

To determine the value of F_{table} using the formula ($k ; nk$), (significance 0.05; 191-3) = sig 0.05; 188. Furthermore, we can see the F_{table} using the 188th data with a significance of 0.05, namely the F_{table} value of 2.65. The results show that in the table above and the calculation of the t_{table} , it is stated that $F_{count} 33,778 > F_{table} 2.65$ with sig $0.000 < 0.05$. It can conclude that the variables of religiosity, income and service quality significantly affect the interest in paying zakat.

- 7) Multiple Regression Analysis to analyze the effect of Religiosity, Income, and Service Quality, on Interest in Paying zakat.

Table 8 Results of Multiple Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,444	3,840		2,981	,003
	Religiosity	,428	,065	,433	6,577	,000
	Income	,015	,557	,002	,027	,979

Service quality	,179	,046	,259	3,934	,000
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a. Dependent Variable: Interest To Pay Zakat

Source: Data processed by researchers (2022)

Based on the results of the above calculations, it can explain that the constant of the regression equation is 11.444, which means that if the independent variables of religiosity, income and service quality are 0, then the dependent variable of interest in paying zakat increases by 11.444. Religiosity (X₁) has a regression coefficient of 0.428, meaning that if religiosity rises by one point, interest in paying zakat will rise by 0.428. The regression coefficient of Income (X₂) of 0.15 means that if income increases by 1 point, the dependent variable, interest in paying zakat, increases by 0.15. The regression coefficient of Service Quality (X₃) of 0.179 means that if the quality of service has increased by 1 point, then the dependent variable, interest in paying zakat, increases by 0.179.

DISCUSSION

The Effect of Religiosity on Interest in Paying Zakat

Based on the partial test results, the effect of religiosity on interest in paying zakat has a regression coefficient value of 0.428, $t_{\text{count}} 6.577 > t_{\text{table}} \text{ value } 1.97273$ and sig level 0.000. The conclusion between religiosity positively affects an interest in paying zakat, meaning that the first hypothesis is accepted. These results state that the religiosity variable is an essential factor in paying zakat because if muzakki have faith in their religion's teachings, they are interested in paying zakat.

The results of this study support the theory according to Abdullah & Sapei (2018) and following previous research according to Sedjati, Z. Basri & Hasanah (2018). The results of research by Budiyo, S.Putri & M.Tho'in (2019) resulted in a positive value for people's interest in paying zakat. According to Yusuf Haji-Othman, et al. (2017), there is a positive value between Islamic religiosity and the intention to pay zakat.

The Effect of Income on Interest in Paying Zakat

Based on the partial test results, the effect of income on interest in paying zakat has a regression coefficient of 0.15 and $t_{\text{count}} 0.027 < t_{\text{table}} 1.97273$ with a sig level of 0.979. So the conclusion is that income does not positively affect interest in paying zakat, meaning that the second hypothesis is rejected. Furthermore, these results state that the income variable is not essential in paying zakat because if muzakki have high incomes, they are not necessarily interested in paying zakat. On the other hand, if the muzakki gets a low income, they are not interested in paying zakat.

According to Nurhasanah & Nursita (2020), income does not affect interest in paying zakat. Likewise, according to D.Asiati & R.Nopriyansyah (2020), generating income does not affect people's interest in paying zakat.

The Effect of Service Quality on Interest in Paying Zakat

Based on the partial test results, the effect of service quality on interest in paying zakat has a constant value from the regression equation 0.179 and $t_{\text{count}} 3.934 > t_{\text{table}} 1.97273$ with a sig level of 0.000. So, the quality of service significantly affects the interest in paying zakat, meaning that the third hypothesis is accepted. Furthermore, these results indicate that service quality

variables are essential in paying zakat because if muzakki have a sense of trust and encouragement from other people's perceptions, they will attract interest in paying zakat through BAZNAS.

Based on the *Theory of Reasoned Action*, according to Hill et al. (1977) and previous research from Aningsih (2019), the service quality variable significantly affects an interest in paying zakat. Further research, according to Rosida Dwi Ayuningtyas & Risti Lia Sari (2020), states that service quality has a positive influence on interest in paying zakat. In addition, the latest research by Mohd Yusuff & Hanapi (2016) states that service quality positively affects an interest in paying zakat.

The Joint Effect of Religiosity, Income and Service Quality on Interest in Paying Zakat

Based on the partial test results, the effect of religiosity, income, and service quality on interest in paying zakat has a regression coefficient of 11.444 and $F_{\text{arithmetic}} 33.778 > F_{\text{table}} 2.65$ with a significant level of 0.000. So the conclusion between the variables of religiosity, income, and service quality has a positive and significant effect on the variable of interest in paying zakat, meaning that the fourth hypothesis is accepted. These results indicate that the variables of religiosity, income and service quality are essential factors in paying zakat.

The results of this study follow previous research from Salmawati & Meutia Fitri (2018), which states that religiosity, income, and service quality have a common effect on interest in paying zakat. Furthermore, according to research by Mahanani, Wiliasih & Kassim (2018), it is stated that the variables of religiosity, income and service quality simultaneously have a positive effect on interest in paying zakat.

CONCLUSION

Based on the results of research and data analysis that have been described previously, it can conclude as follows:

1. Religiosity has a positive effect on interest in paying zakat. It shows that the percentage of religiosity is high on interest in paying zakat.
2. Income does not have a positive effect on interest in paying zakat. Instead, it shows that the percentage level of income is low on interest in paying zakat.
3. Service quality has a positive effect on interest in paying zakat. It shows that the percentage level of service quality is high on interest in paying zakat
4. Muzakki's interest in paying zakat is boosted by a combination of religiosity, affluence, and service quality.

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